

## **IN THE CLAIMS**

The following is a current listing of claims and will replace all prior versions and listings of claims in the application. Please amend the claims as follows:

1-86. (Canceled)

87. (Previously Presented) A method, comprising:

a financial institution maintaining an actual credit account for a first entity;

the financial institution establishing for the first entity a pseudo credit account corresponding to the actual credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;

the financial institution receiving the pseudo credit account identifier from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;

the financial institution withholding from the second entity information regarding the actual credit account;

the financial institution transmitting an authorization for payment on behalf of the first entity to the second entity under the pseudo credit account identifier; and

the financial institution applying a charge against the actual credit account in an amount corresponding to the payment.

88. (Previously Presented) The method of claim 87 further comprising the financial institution withholding from the second entity information regarding an actual identity of the first entity.

89. (Previously Presented) The method of claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes configuring the pseudo credit account identifier so that it can be used only once.

90. (Previously Presented) The method of claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes selecting a pseudo account number as the identifier for the pseudo credit account.

91. (Previously Presented) The method of claim 90, wherein the selecting of the pseudo account number by the financial institution includes selecting a pseudo credit card number as the pseudo account number.

92. (Previously Presented) The method of claim 87, including the financial institution establishing for the first entity a further pseudo credit account corresponding to a further actual credit account, an identifier for the further pseudo credit account, and a pseudo expiration date for the further pseudo credit account; and

establishing at the financial institution a rule set defining when to use each of the pseudo credit accounts.

93. (Withdrawn) A system comprising:

a privacy server coupled to a network and including:

one or more processors;

memory storing program instructions executable by the one or more processors to:

facilitate a transaction through the network, wherein the transaction includes a purchase from a seller for a buyer, wherein facilitating the transaction includes providing the seller with fictitious payment information, wherein the fictitious payment information corresponds to an actual form of payment of the buyer, the actual form of payment having an associated set of information usable to make purchases based on the actual form of payment, and wherein the fictitious payment information is not usable to determine any of the set of information associated with the actual form of payment.

94. (Withdrawn) The system of claim 93, wherein the actual form of payment is a credit card of the buyer, and wherein the associated set of information includes information provided by the buyer to sellers when making unsecure purchases using the credit card.

95. (Withdrawn) The system of claim 93, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an account number associated with the actual form of payment.

96. (Withdrawn) The system of claim 95, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an expiration date associated with the actual form of payment.

97. (Withdrawn) The system of claim 93, wherein the program instructions are executable by the one or more processors to provide the seller with the fictitious payment information in response to receiving a first identifier from the seller, wherein the first identifier corresponds to the buyer but does not permit the seller to derive any information indicative of the actual identity of the buyer.

98. (Withdrawn) The system of claim 93, wherein the fictitious payment information includes a fictitious credit card number or a fictitious debit card number.

99. (Withdrawn) The system of claim 93, wherein the transaction also involves a financial institution that is registered with the privacy server, wherein a first computer system associated with the financial institution is configured to provide authorization for a payment to the seller in response to receiving the fictitious payment information from the seller, wherein the authorization is provided to the seller without disclosing any of the associated set of information for the actual form of payment.

100. (Withdrawn) The system of claim 93, wherein the program instructions are executable by the one or more processors to provide an address of the buyer to a freight company that is registered with the privacy server and that is equipped to deliver a purchased good from the seller to the address of the buyer.

101. (Withdrawn) The system of claim 93, wherein the seller is a registered user of the privacy server.

102. (Withdrawn) The system of claim 93, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first computer system of the

financial institution is configured to provide authentication for a return payment from the seller to an account corresponding to said actual form of payment in response to receiving the fictitious payment information and a return payment amount from the seller via the network.

103. (Withdrawn) The system of claim 100, wherein the program instructions are executable to provide the address of the buyer and an address of the seller to the freight company to enable the freight company to return a purchased item from the buyer to the seller.

104. (Withdrawn) The system of claim 93, wherein the transaction involves a financial institution and a freight company that are registered with the privacy server, wherein the financial institution provides authentication for a payment to the seller, wherein the freight company delivers a purchased good from the seller to the buyer.

105. (Withdrawn) A system comprising:

a privacy server configured to facilitate a transaction through a network, wherein the transaction includes a purchase from a seller for a buyer, wherein the privacy server is configured to retrieve pseudo payment information of the buyer in response to receiving a first identifier from the seller, wherein the first identifier corresponds to the buyer, but is not usable by the seller to determine the name or address of the buyer;

wherein the pseudo payment information is usable by the seller to receive authorization for payment for the purchase, and wherein the pseudo payment information corresponds to an actual form of payment of the buyer, wherein the actual form of payment has an associated set of information that is used when making unsecure purchases, wherein the pseudo payment information is not usable by the seller to determine any of the associated set of information for the actual form of payment.

106. (Withdrawn) The system of claim 105, wherein the first identifier is supplied to the seller by the buyer.

107. (Withdrawn) The system of claim 105, wherein the pseudo payment information includes a pseudo credit card number or a pseudo debit card number.

108. (Withdrawn) The system of claim 105, wherein the actual form of payment is a credit card or a debit card of the buyer.

109. (Withdrawn) The system of claim 108, wherein the associated set of information includes an account number associated with the actual form of payment.

110. (Withdrawn) The system of claim 109, wherein the associated set of information includes an expiration date associated with the actual form of payment.

111. (Withdrawn) The system of claim 105, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide said authorization for payment to the seller without disclosing to the seller any of the associated set of information for the actual form of payment, wherein the first server is configured to provide said authorization in response to receiving the pseudo payment information from the seller.

112. (Withdrawn) The system of claim 111, wherein the first server is further configured to provide said authorization for payment to the seller in response to determining that the actual form of payment is consistent with a user-specified payment rule.

113. (Withdrawn) The system of claim 105, wherein the transaction involves a freight company that is registered with the privacy server, wherein the freight company is equipped to deliver a purchased good from the seller to the address of the buyer, wherein the privacy server is configured to provide the address of the buyer to the freight company.

114. (Withdrawn) The system of claim 113, wherein the privacy server is configured to:  
receive a reference number for the purchase from the seller through the network; and  
provide the reference number to the freight company, wherein the seller does not disclose to the freight company an identity of the purchased good.

115. (Withdrawn) The system of claim 105, wherein the seller is a registered user of the privacy server.

116. (Withdrawn) The system of claim 105, wherein the privacy server does not have access to any of the associated set of information for the actual form of payment.

117. (Withdrawn) The system of claim 105, wherein the privacy server is configured to generate the first identifier for the buyer in response to information supplied by the buyer.

118. (Withdrawn) The system of claim 105, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide authentication for a return payment from the seller to an account corresponding to said actual form of payment of the buyer in response to receiving the pseudo payment information and a return payment amount from the seller via the network.

119. (Withdrawn) The system of claim 105, wherein the transaction involves a freight company that is registered with the privacy server, wherein the privacy server is configured to provide the address of the buyer and the address of the seller to the freight company to enable the freight company to return a purchased item from the buyer to the seller.

120. (Withdrawn) The system of claim 105, wherein the privacy server does not provide to the seller any information usable to derive the name, address or telephone number of the buyer.

121. (Withdrawn) The system of claim 105, wherein transaction involves a financial institution that is registered with the privacy server, wherein the financial institution does not provide to the seller any information usable by the seller to derive any of the associated set of information for the actual form of payment.

122. (Withdrawn) The system of claim 105, wherein the privacy server is not configured to store any of the associated set of information for the actual form of payment.

123. (Withdrawn) A system comprising:

a privacy server configured to facilitate, through a network, a transaction that includes a purchase from a seller for a buyer, wherein said transaction also involves one or more entities in addition to the buyer, the seller and the privacy server;

wherein said transaction is performed such that each of the privacy server, the seller and the one or more additional entities have access to at least one of, but not all of, the following

pieces of information: the actual name of the buyer, an account number of an actual form of payment of the buyer, and the identity of the good or service being purchased from the seller.

124. (Withdrawn) The system of claim 123, wherein the seller stores the identity of the good or service being purchased, but does not store the actual name of the buyer, an actual address of the buyer, or the account number.

125. (Withdrawn) The system of claim 123, wherein the privacy server stores the actual name of the buyer and the identity of the good or service being purchased, but does not store the account number.

126. (Withdrawn) The system of claim 123, wherein the one or more additional entities includes a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide authorization for a payment to the seller without disclosing the account number to the seller.

127. (Withdrawn) The system of claim 126, wherein the first server is configured to provide said authorization in response to receiving fictitious payment information from the seller, wherein the fictitious payment information corresponds to the actual form of payment of the buyer.

128. (Withdrawn) The system of claim 127, wherein the first server is further configured to provide said authorization for payment to the seller in response to determining that the actual form of payment corresponding to the fictitious payment information is consistent with a user-specified payment rule.

129. (Withdrawn) The system of claim 123, wherein the one or more additional entities includes a freight company that is registered with the privacy server, wherein the freight company is equipped to deliver a purchased item from the seller to an address of the buyer, wherein the privacy server is configured to provide the address of the buyer to the freight company.

130. (Withdrawn) The system of claim 129, wherein the privacy server is configured to:  
receive a reference number for the purchase from the seller through the network; and

provide the reference number to the freight company, wherein the seller does not disclose to the freight company the identity of the good or service being purchased.

131. (Withdrawn) The system of claim 123, wherein the seller is a registered user of the privacy server.

132. (Withdrawn) The system of claim 131, wherein a computer system of the seller is configured to receive a transaction report corresponding to the buyer from the privacy server, wherein the transaction report includes information at least partially describing one or more transactions made by the buyer using the privacy server.

133-147. (Canceled)

148. (Previously Presented) The method of claim 87, wherein the first and second entities are registered users of a privacy service that is configured to establish the pseudo credit account.

149. (Previously Presented) The method of claim 87, wherein the electronic network includes the Internet.



150. (Previously Presented) A computer system associated with a financial institution, comprising:

one or more processors;

memory storing program instructions executable by the one or more processors to:

maintain an actual credit account for a first entity;

establish for the first entity a pseudo credit account corresponding to the actual credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;

receive the pseudo credit account identifier from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;

transmit an authorization for payment on behalf of the first entity to the second entity under the pseudo credit account identifier; and

apply a charge against the actual credit account in an amount corresponding to the payment;

wherein the computer system is configured to withhold information regarding the actual credit account from the second entity.

151. (Previously Presented) The computer system of claim 150, wherein the pseudo credit account identifier is a single-use identifier.

152. (Previously Presented) The computer system of claim 150, wherein the purchase is of a service.

153. (Previously Presented) The computer system of claim 150, wherein the second entity has previously received the pseudo credit account identifier from the first entity.

154. (Previously Presented) The computer system of claim 150, wherein the pseudo credit account identifier is received via the Internet, and wherein the pseudo credit account identifier is not usable by the second entity to derive the actual identity of the first entity.

155-159. (Canceled)

160. (New) The computer system of claim 150, wherein the electronic network includes the Internet.

161. (New) The computer system of claim 150, wherein the first and second entities are registered users of a privacy service that is configured to establish the pseudo credit account identifier.

162. (New) A computer-readable medium storing program instructions executable by a computer system to:

maintain an actual credit account for a first entity;

establish for the first entity a pseudo credit account corresponding to the actual credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;

receiving the pseudo credit account identifier from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;

transmit an authorization for payment on behalf of the first entity to the second entity under the pseudo credit account identifier without providing information regarding the actual credit account to the second entity; and

apply a charge against the actual credit account in an amount corresponding to the payment.

163. (New) The computer-readable medium of claim 162, wherein the pseudo credit account identifier is received via the Internet, and wherein the pseudo credit account identifier is not usable by the second entity to derive the actual identity of the first entity.

164. (New) The computer-readable medium of claim 162, wherein the pseudo credit account identifier is a single-use identifier.

165. (New) The computer-readable medium of claim 162, wherein the electronic network includes the Internet.

166. (New) The computer-readable medium of claim 162, wherein the first and second entities are registered users of a privacy service that is configured to establish the pseudo credit account identifier.

167. (New) The method of claim 87, wherein the pseudo credit account identifier is provided to the second entity over the electronic network by a privacy server that is distinct from the financial institution.

168. (New) The method of claim 87, wherein the authorization for payment is transmitted via a standard payment authorization network, wherein the financial institution is an issuer of credit.